

In re:
Julie A. Hogarth
Debtor

Case No. 24-10313-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 01, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2024:

Recip ID	Recipient Name and Address
db	Julie A. Hogarth, 7303 Hansbury Dr, Morrisville, PA 19067-5163
14850841	Global Neurosciences Institute, LLC, Po Box 717, Pennington, NJ 08534-0717
14850843	Jefferson University Radiology Associates, LLC, Attn: Patient Billing, Po Box 2093, Philadelphia, PA 19103-0093
14850847	Penn Wood Crossing, 1201 Adler Dr, Morrisville, PA 19067-5101
14850850	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14850855	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Feb 02 2024 00:25:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BRWSEITZER	Feb 02 2024 05:19:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	Feb 02 2024 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 02 2024 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Feb 02 2024 00:26:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14850832	EDI: MAXMSAIDV	Feb 02 2024 05:19:00	Aidvantage, Attn: Bankruptcy, 1891 Metro Center Dr, Reston, VA 20190-5287
14850833	Email/PDF: bncnotices@becket-lee.com	Feb 02 2024 00:31:34	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14850834	^ MEBN	Feb 02 2024 00:18:37	Apex Asset Management, LLC, Po Box 5407, Lancaster, PA 17606-5407
14850835	EDI: CAPITALONE.COM	Feb 02 2024 05:19:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14850836	EDI: CITICORP	Feb 02 2024 05:19:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14850837	+ EDI: WFNNB.COM	Feb 02 2024 05:19:00	Comenity Bank/Fashion Bug, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

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14850838	+ EDI: WFNNB.COM	Feb 02 2024 05:19:00	Comenity Bank/tyrdvisa, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14850839	EDI: DISCOVER	Feb 02 2024 05:19:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14850840	Email/Text: bankruptcy@collectioncentral.com	Feb 02 2024 00:26:00	FirstCredit, Inc., Attn: Bankruptcy, Po Box 630838, Cincinnati, OH 45263-0838
14850842	EDI: IRS.COM	Feb 02 2024 05:19:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14850844	Email/Text: govtaudits@labcorp.com	Feb 02 2024 00:26:00	Lab Corp., P.O. Box 2240, Burlington, NC 27216
14850845	^ MEBN	Feb 02 2024 00:18:52	Lightstream/Truist, Attn: Bankruptcy, PO Box 117320, Atlanta, GA 30368-7320
14850846	+ EDI: NFCU.COM	Feb 02 2024 05:19:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14850848	Email/Text: fesbank@attorneygeneral.gov	Feb 02 2024 00:26:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14850849	EDI: PENNDEPTREV	Feb 02 2024 05:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14850849	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 02 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14850851	+ EDI: SYNC	Feb 02 2024 05:19:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14850852	EDI: TDBANKNORTH.COM	Feb 02 2024 05:19:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14850853	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 02 2024 00:26:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14850854	Email/Text: dbogucki@trumark.org	Feb 02 2024 00:26:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14850856	^ MEBN	Feb 02 2024 00:18:39	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14850857	+ Email/Text: bankruptcyntices@sba.gov	Feb 02 2024 00:26:00	US Small Business Administration, Attn: Bankruptcy Attn: Bankruptcy, 409 3rd St , SW Floor 2, Washington, DC 20416-0005
14850858	+ EDI: WFFC	Feb 02 2024 05:19:00	Wells Fargo National Bank, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50329-0001

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-2

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 03, 2024

Signature: /s/Gustava Winters

Information to identify the case:

Debtor 1: **Julie A. Hogarth**
 Social Security number or ITIN: xxx-xx-5049
 EIN: --_-----
 First Name Middle Name Last Name
 Debtor 2:
 Social Security number or ITIN: ----
 EIN: --_-----
 (Spouse, if filing) First Name Middle Name Last Name
 United States Bankruptcy Court: Eastern District of Pennsylvania
 Date case filed for chapter: 7 1/31/24
 Case number: 24-10313-mdc

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Julie A. Hogarth	
2. All other names used in the last 8 years		
3. Address	7303 Hansbury Dr Morrisville, PA 19067-5163	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

Debtor **Julie A. Hogarth**

Case number **24-10313-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 2/1/24
7. Meeting of creditors	March 4, 2024 at 02:50 PM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/3/24
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	